

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
NEWARK DIVISION

IN RE:

CASE NO.: 19-19583-SLM
CHAPTER 13

Gracie P. Williams,
Debtor.

/

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST
Name of Transferee

Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust
Name of Transferor

Name and Address where notices to Transferee should be sent:
Reverse Mortgage Solutions, Inc.
14405 Walters Road, Suite 200
Houston TX 77014

Court Claim # (if known): 4-2
Amount of Claim: \$369,945.83
Date Claim Filed: 7/3/2019

Phone: 866-503-5559
Last Four Digits of Acct #: 1572

Phone: 866-654-0020
Last Four Digits of Acct #: 2228

Name and Address where Transferee payments should be sent (if different from above):

Reverse Mortgage Solutions, Inc.
14405 Walters Road, Suite 200
Houston TX 77014

Phone: 866-503-5559
Last Four Digits of Acct #: 1572

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Shauna Deluca Date: 07/30/2021

Transferee/Transferee's Agent

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on July 30, 2021, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Gracie P. Williams
125 Gaston Avenue
Garfield, NJ 07026

And via electronic mail to:

Brian Gregory Hannon
Law Office of Norgaard O'Boyle
184 Grand Avenue
Englewood, NJ 07631

Trustee
Marie-Ann Greenberg
Chapter 13 Standing Trustee
30 Two Bridges Rd
Suite 330
Fairfield, NJ 07004-1550

U.S. Trustee
US Dept of Justice
Office of the US Trustee
One Newark Center Ste 2100
Newark, NJ 07102

By: /s/ Kayla Howey
Kayla Howey
Email: khowey@raslg.com



June 10, 2021

Gracie Williams
184 Grand Ave
Englewood, NJ 07631

Re: Reverse Mortgage Loan [REDACTED]
Property Address 125 Gaston Avenue
Garfield, NJ 07026

Dear Valued Customer:

**Why am I receiving
this letter?**

Effective July 1, 2021, the servicing of your Reverse Mortgage loan, including the right to disburse and collect payments from you, will transfer from Celink to Reverse Mortgage Solutions, Inc.

**What does this
mean for me?**

Servicing transfers are a common business transaction in the mortgage industry, and this transfer of mortgage loan servicing does not alter any of the terms or conditions of your Reverse Mortgage loan other than terms directly related to the servicing of the loan. The transfer of servicing in no way reflects dissatisfaction with you or your value as a customer.

PAYMENTS TO YOU

All scheduled payments to be made to you from your Reverse Mortgage loan will continue without interruption and will not be affected as a result of this transfer of servicing. If your Reverse Mortgage loan is a line of credit or otherwise subject to request for advances, you may make such requests for loan advances:

On or before June 30, 2021 to Celink at the following address:

Reverse Mortgage Servicing Department
PO Box 40738
Lansing, MI 48901

Phone number is: **866-536-2897**. Our Customer Support Team is available to assist you from 8:00am to 8:00pm Eastern, Monday - Thursday and 8:00am to 5:00pm Eastern on Friday.

For Line of Credit Draws please fax to: **844-569-1565**

For all other Correspondence please fax to: **866-616-2160**



On or after July 1, 2021 to Reverse Mortgage Solutions, Inc., at the following address:

Reverse Mortgage Solutions, Inc.
14405 Walters Road, Suite 200
Houston, TX 77014

Phone number is: **866-503-5559**. Our Customer Support Team is available to assist you from Monday - Thursday: 8:00 am to 8:00 pm Eastern Time, Friday: 8:00 am to 7:00 pm Eastern Time.

Fax number is: **866-790-3451**

PAYMENTS FROM YOU

After June 30, 2021, Celink will no longer be accepting and processing your principal reduction and mortgage loan pay-off payments.

As of July 1, 2021, Reverse Mortgage Solutions, Inc., will be accepting and processing any payments made by you. Therefore, on and after July 1, 2021, you should mail any principal reduction payments, mortgage loan pay-off payments to the following address:

Reverse Mortgage Solutions, Inc.
14405 Walters Road, Suite 200
Houston, TX 77014

ADDITIONAL INFORMATION

This transfer of mortgage loan servicing does not alter your requirement to continuously maintain property insurance coverage for the life of the loan. As part of this servicing transfer, Celink will notify your insurance carrier that your loan has been transferred and that the mortgagee address has changed. The Mortgagee Clause is:

Reverse Mortgage Solutions, Inc.
ISAOA/ATIMA
PO Box 690230
San Antonio, TX 78269-0230

This notification is being sent as required by federal law. Please see the enclosed Important Disclosures for additional information.



**What if I still have
questions?**

CONTACTING YOUR SERVICER

If you have any questions regarding the servicing transfer or this notice, you may contact us in writing, or at the toll-free numbers listed below:

On or prior to June 30, 2021

Celink Reverse Mortgage Servicing Department

PO Box 40724

Lansing, MI 48901-7924

866-536-2897

8:00am to 8:00pm Eastern, Monday - Thursday and 8:00am to 5:00pm Eastern on Friday

Fax Number: **866-616-2160**

On or after July 1, 2021

Reverse Mortgage Solutions, Inc.

14405 Walters Road, Suite 200

Houston, TX 77014

866-503-5559

8:00am to 8:00pm Eastern, Monday – Thursday and 8:00am to 7:00pm Eastern on Friday

Sincerely,
Celink

Sincerely,
Reverse Mortgage Solutions, Inc.



IMPORTANT DISCLOSURES

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Notwithstanding the foregoing, if you are currently in a bankruptcy proceeding or have received a discharge in bankruptcy, this communication is for informational purposes only and is not an attempt to collect a debt. If you are represented by an attorney, please provide this notice to your attorney.

We use third-party providers to perform certain services. We remain responsible for all actions taken by such third-party providers with respect to such services.

Notice of Error and Request for Information

Federal law gives customers the right to notify us of an error regarding the servicing of their loan or to request information regarding their loan. **On or Prior to June 30, 2021**, if you wish to provide a notice of error, a request for information or qualified written request to Celink, you must write to Celink at the following address: PO Box 40719, Lansing, MI 48901. The letter must provide the customer's name, loan number, and description of the error or detailed list of the information being requested. **On or after July 1, 2021**, to submit your notice of error, request for information or qualified written request to Reverse Mortgage Solutions, Inc., you must write to Reverse Mortgage Solutions, Inc., at the following address: P.O. Box 681422, Houston, TX 77268-1422. The letter must provide the customer's name, loan number, and description of the error or detailed list of the information being requested.

If your property is located in the State of Texas:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above by telephone listed above or by email at smlinfo@sml.texas.gov.

If your property is located in the State of New York:

Your servicer or subservicer is either a registered servicer or exempt servicer registered with the Superintendent of the New York State Department of Financial Services. For further information or to make a complaint regarding your servicer you may contact the New York State Department of Financial Services Consumer Assistance Unit at (800) 342-3736 or by visiting www.dfs.ny.gov.

Reverse Mortgage Solutions, Inc., offers language access services, through Certified Languages International (CLI), for customers who prefer to speak with us in a language other than English. CLI provides over-the-phone interpreters that offer translation services in several languages. A list of the available languages can be found on CLI's website: <https://certifiedlanguages.com/language-list/>.

Attention New York City Customers: Reverse Mortgage Solutions, Inc., does not offer services that translate our customer-facing written communications into languages other than English. A translation and description of commonly-used debt collection terms is available in multiple languages on the New York City Department of Consumer Affairs' website: www.nyc.gov/dca.

If your property is located in the State of Arkansas:

Your servicer or subservicer is licensed in Arkansas and complaints about your servicer may be submitted to the Arkansas Securities Department via the Department's website (<http://www.securities.arkansas.gov/>) or toll-free at (800) 981-4429.



If your property is located in the State of Oregon:

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. **On or Prior to June 30, 2021**, If you have questions regarding your residential mortgage loan, contact your servicer at (866) 654-0020 or by email at BC@reversedepartment.com. **On or after July 1, 2021**, If you have questions regarding your residential mortgage loan, contact Reverse Mortgage Solutions Inc at 14405 Walters Road, Ste 200 Houston, TX 77014 or by phone at (866)503-5559 8:00am to 8:00pm Eastern, Monday – Thursday and 8:00am to 7:00pm Eastern on Friday. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

If your property is located in the State of Hawaii:

Your servicer or subservicer is a licensed mortgage servicer in Hawaii. Complaints may be submitted to the Hawaii Department of Financial Institutions at P.O. Box 2054, Honolulu, Hawaii 96805 or dfi@dcca.hawaii.gov. A complaint form and instructions regarding how to file a complaint are available at <http://cca.hawaii.gov/dfi/file-a-complaint/>.

